

# Commonwealth of Kentucky Personnel Cabinet

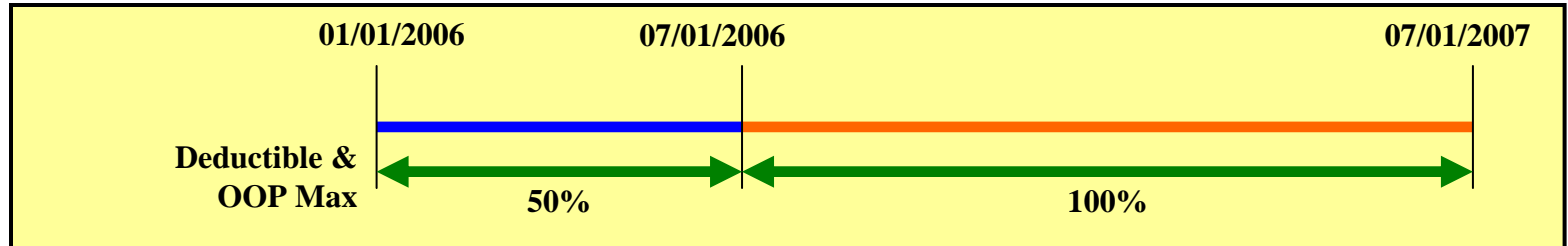
Transitioning From a January 1 Plan Year to  
A July 1 Plan Year

July 8, 2005

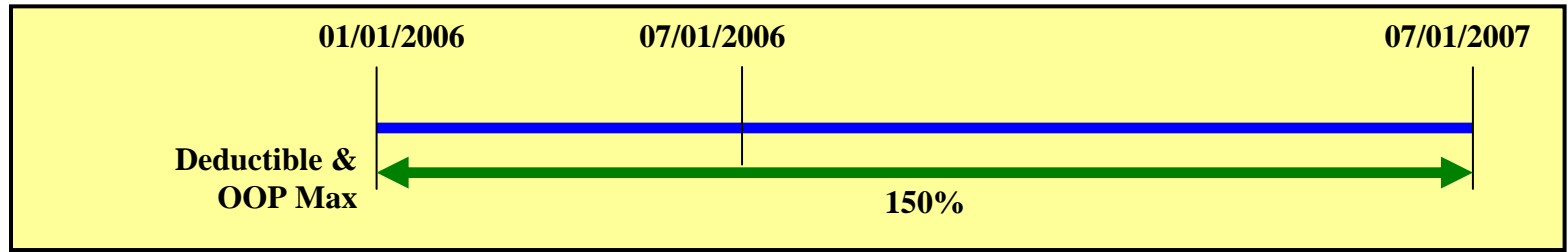


# Change in Plan Year Start Date - Approaches

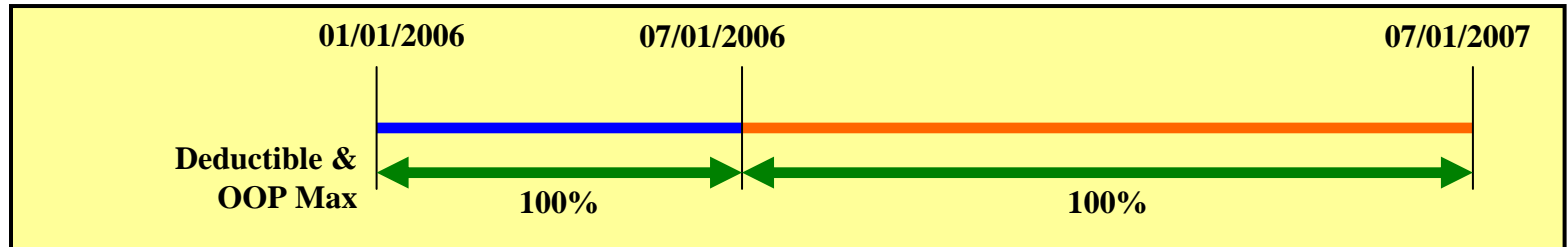
Approach 1



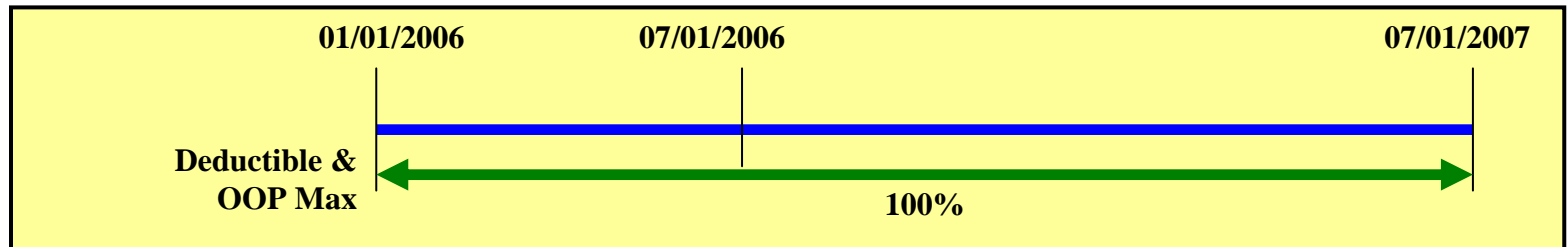
Approach 2



Approach 3



Approach 4



# Change in Plan Year Start Date – Advantages and Disadvantages

Issue	Approach			
	1	2	3	4
Ease of Administration	Yes	No	Yes	No
Participant Communication Simplified	No	No	Yes	No
Participant Confusion Reduced	Yes	No	Yes	No
Participants View Approach as Equitable	Yes	Yes	No	Yes
Deductible(s) Satisfied More Quickly	Yes	No	No	No
Participants Do Not Incur Increased Costs*	Yes	Yes	No	Yes
Commonwealth Does Not Incur Increased Costs*	Yes	Yes	Yes	No

\* Relates to costs over the entire 18-month period. Variations may occur in the initial 6-month and subsequent 12-month periods.